

**Information to identify the case:**

Debtor 1	<b>Mohamed S. Radwan</b>	Social Security number or ITIN	xxx-xx-7686
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-14324-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mohamed S. Radwan

9/27/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Mohamed S. Radwan  
 Debtor

Case No. 19-14324-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Sep 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2019.

db  
 518199879 Mohamed S. Radwan, 15 Southport Dr, Howell, NJ 07731-1714  
 518060385 Aqua america water company, 762 W Lancaster Ave, Bryn Mawr, PA 19010-3402  
 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: credit acceptance, 25505 W 12 Mile Rd,  
 Southfield, MI 48034-1846)  
 518060384 +Capital One Bank, Pob 270 C/O Robert K. Solodare, Officer, Chatham, NJ 07928-0270  
 518199876 EZ Pass Customer Service Center, Pennsylvania Turn Authority, 300 E Park Dr,  
 Harrisburg, PA 17111-2729  
 518199877 +EZ Pass Customer Service Center, POB 52003, Newark, NJ 07101-8203  
 518199878 Elizabeth Golinder, Esq., 197 State Route 18 Ste 303, East Brunswick, NJ 08816-1440  
 518060388 +Geico, 5260 Western Ave, Chevy Chase, MD 20815-3799  
 518199875 +JCP&L, POB 3687, Akron, OH 44309-3687  
 518060391 KLM Law Group, 701 Market St Ste 5000, Philadelphia, PA 19106-1541  
 518199874 +NY EZPASS, POB 15187, Albany, NY 12212-5187  
 518060396 +Optimum Store, 100 Hamilton Plaza, Paterson, NJ 07505-2109  
 518060398 +Progressive Corp, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182  
 518060399 Santander Us, 75 State St, Boston, MA 02109-1827  
 518060402 +Sunrise Credit Service, 260 Airport Plaza Blvd, Farmingdale, NY 11735-4021  
 518060383 american express, 200 Vesey St, New York, NY 10281-1013  
 518060387 daniel reiman, 319 Carteret Ave, Carteret, NJ 07008-2150  
 518060390 investors bank, 393 Springfield Ave, Summit, NJ 07901-2702  
 518060401 sprint, 6200 sprint pkwy, Overland Park, KS 66013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 28 2019 01:05:29 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 28 2019 01:05:26 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518060386 +EDI: RCSFNBMARIN.COM Sep 28 2019 04:08:00 Credit One Bank, Pob 98873,  
 Las Vegas, NV 89193-8873  
 518060386 +E-mail/PDF: creditonebknofications@resurgent.com Sep 28 2019 01:17:28 Credit One Bank,  
 Pob 98873, Las Vegas, NV 89193-8873  
 518060389 EDI: IRS.COM Sep 28 2019 04:08:00 Internal Revenue Service, POB 7346,  
 Philadelphia, PA 19101-7346  
 518060392 E-mail/Text: bknotification@loandepot.com Sep 28 2019 01:06:27 Loandepo.Co,  
 26642 Towne Centre Dr, Foothill Ranch, CA 92610-2808  
 518060393 EDI: NFCU.COM Sep 28 2019 04:08:00 Navy Federal Cr Union, PO Box 3700,  
 Merrifield, VA 22119-3700  
 518060394 EDI: NFCU.COM Sep 28 2019 04:08:00 Navy Federal Cr Union, 820 Follin Ln SE,  
 Vienna, VA 22180-4907  
 518060395 E-mail/Text: bnc@nordstrom.com Sep 28 2019 01:04:37 Nordstrom/Td Bank USA,  
 13531 E Caley Ave, Englewood, CO 80111-6504  
 518060397 EDI: PRA.COM Sep 28 2019 04:08:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,  
 Norfolk, VA 23502-4952  
 518060400 EDI: NEXTEL.COM Sep 28 2019 04:08:00 Sprint, Pob 4191, Carol Stream, IL 60197-0000  
 518061251 +EDI: RMSC.COM Sep 28 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 518060404 EDI: AISTMBL.COM Sep 28 2019 04:08:00 tmobile, 12920 SE 38th St,  
 Bellevue, WA 98006-1350  
 518060403 EDI: TDBANKNORTH.COM Sep 28 2019 04:08:00 Td Bank, 1701 Marlton Pike E Ste 200,  
 Cherry Hill, NJ 08003-2390  
 518060406 EDI: VERIZONCOMB.COM Sep 28 2019 04:08:00 Verizon Wireless, PO Box 650051,  
 Dallas, TX 75265-0051  
 518060405 EDI: USAA.COM Sep 28 2019 04:08:00 usaa, 9800 Fredericksburg Rd,  
 San Antonio, TX 78288-0001

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
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 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 34

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2019 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com;frost@remote7solutions.com  
Edward Nathan Vaisman on behalf of Debtor Mohamed S. Radwan vaismanlaw@gmail.com,  
G20495@notify.cincompass.com  
Kevin Gordon McDonald on behalf of Creditor LoanDepot.com, LLC kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4